

VINCURO

Ohio Venture Association

Five Minute Forum

14 November 2008

Changing Employee Behavior
To Improve Bottom Line Results

Problem

Employee Financial Stress



- Financial stress is a significant drag on corporate profitability

High Impact Areas

- Decreased Productivity
 - Higher Absenteeism
 - Increased Health Care Costs
 - Greater Workplace Injuries
 - More Administrative Headaches
- Financial stress is at epidemic levels in U.S.



Solution

Financial Fitness Center

Web Experience

Assessment
Instruments

Incentive
Package

Awareness
Campaign

Mozilla Firefox

http://ge.ffc.vincuro.com/dashboard/

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(Untitled) ×

In Box: 3/5 Account * PRIZES * Ranking Help

Financial
Fitness
Center

Welcome Steve.

You have completed three topics and started two topics.
Select any topic below to continue.

Available	In Progress	Completed
Big Goals-No Savings	Credit Card Debt	Financial Stress - Why Am I Feeling This Way?
High Fees and Interest	Out-of-Control Spending	Insurance Gaps
Spike in Mortgage Payment		No 'Rainy Day' Fund
Value Logic of Employee Benefits		
Money Out of Balance		
Role of Risk		
Low FICO Score	Reference and File Download Area	

Employee Financial Stress News and Comment

- [Comments from Fed Chairman Bernanke](#)
- [Financial Stress and Your Health](#)

Business Model

Annual Subscriptions

- **Offer:** Secure access, reports on metrics, tools for awareness campaign
 - Includes cash incentives
- **Pricing:** \$50 / employee / year
 - EFS drags down bottom line by greater than \$1,000 per year

Financial Fitness Center Pricing

	Medium	Large
Types of Corporations	1,000 - 9,999 employees	10,000+ employees
Minimum Subscription	\$125,000 for 2,500 employee accounts	\$250,000 for 5,000 employee accounts
Add On to Subscription	\$50 per employee account	\$50 per employee account

Marketing and Sales

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Direct Sales to U.S. Corporations

- **Strategy:** Create a new product category, develop a robust brand and set the “rules of the game”
 - **Seed Program:** No subscription fee in first year for initial nine companies
- **Target:** Medium to large U.S. corporations with >1000 employees



Projections and Milestones

- Vincuro is projected to achieve sustained profitability after 18 months

	Year 1	Year 2	Year 3	Year 4	Year 5
Employees	9	29	47	56	63
New Customers	15	65	114	157	189
Financial Results (\$000s)					
Revenue	750	11,344	26,754	46,554	69,214
Cost of Sales	246	1,645	4,747	9,472	15,613
SG&A	1756	5,323	9,442	12,171	14,872
EBITDA	-1,252	4,376	12,564	24,912	38,729
EBITDA Margin		39%	47%	54%	56%

* Year 1 reflects 6 months of sales activity



Call to Action

CEO

Steve Harf

President

Mark Nadler

CFO

Ellen Donnelly

- Vincuro is seeking \$1.65 million for:

